

Cycle Date: December-2017  
Run Date: 03/14/2018  
Interval: Annual

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)  
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU : 103  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information																
<a href="#">Return to cover</a>			For Charter :	N/A													
03/14/2018			Count of CU :	103													
CU Name: N/A			Asset Range :	N/A													
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
			Count of CU in Peer Group :	N/A													

			Ratio Analysis							
<a href="#">Return to cover</a>			For Charter :	N/A						
03/14/2018			Count of CU :	103						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :			N/A			Dec-2016		Dec-2017	
	Dec-2013	Dec-2014	Dec-2015	Dec-2016	PEER Avg	Percentile**	Dec-2017	PEER Avg	Percentile**	
<b>CAPITAL ADEQUACY</b>										
Net Worth/Total Assets	10.48	10.65	10.55	10.66	N/A	N/A	10.58	N/A	N/A	
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.49	10.66	10.56	10.67	N/A	N/A	10.59	N/A	N/A	
Total Delinquent Loans / Net Worth <sup>3</sup>	6.10	5.95	5.05	4.69	N/A	N/A	5.04	N/A	N/A	
Solvency Evaluation (Estimated)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.94	5.78	5.44	5.34	N/A	N/A	5.57	N/A	N/A	
<b>ASSET QUALITY</b>										
Delinquent Loans / Total Loans <sup>3</sup>	1.05	0.99	0.84	0.77	N/A	N/A	0.79	N/A	N/A	
* Net Charge-Offs / Average Loans	0.90	0.56	0.62	0.65	N/A	N/A	0.67	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.78	102.52	103.05	100.36	N/A	N/A	98.57	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-0.94	0.05	-0.37	-1.09	N/A	N/A	-1.16	N/A	N/A	
Delinquent Loans / Assets <sup>3</sup>	0.64	0.63	0.53	0.50	N/A	N/A	0.53	N/A	N/A	
<b>EARNINGS</b>										
* Return On Average Assets	0.50	0.54	0.54	0.65	N/A	N/A	0.45	N/A	N/A	
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
* Gross Income/Average Assets	5.57	5.48	5.49	5.60	N/A	N/A	5.58	N/A	N/A	
* Yield on Average Loans	5.09	4.78	4.71	4.64	N/A	N/A	4.63	N/A	N/A	
* Yield on Average Investments	1.21	1.29	1.17	1.37	N/A	N/A	1.55	N/A	N/A	
* Fee & Other Op.Income / Avg. Assets	2.13	2.09	2.14	2.23	N/A	N/A	2.12	N/A	N/A	
* Cost of Funds / Avg. Assets	0.60	0.53	0.50	0.50	N/A	N/A	0.49	N/A	N/A	
* Net Margin / Avg. Assets	4.97	4.95	5.00	5.10	N/A	N/A	5.09	N/A	N/A	
* Operating Exp./ Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets	0.43	0.37	0.37	0.44	N/A	N/A	0.49	N/A	N/A	
* Net Interest Margin/Avg. Assets	2.84	2.86	2.85	2.87	N/A	N/A	2.98	N/A	N/A	
Operating Exp./Gross Income	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	3.13	3.15	3.11	3.13	N/A	N/A	3.13	N/A	N/A	
* Net Operating Exp. /Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	29.46	30.81	31.71	32.74	N/A	N/A	33.21	N/A	N/A	
Total Loans / Total Shares	70.26	74.22	73.63	75.35	N/A	N/A	78.85	N/A	N/A	
Total Loans / Total Assets	61.04	63.94	63.46	64.59	N/A	N/A	67.24	N/A	N/A	
Cash + Short-Term Investments / Assets	12.03	9.97	13.11	12.32	N/A	N/A	11.14	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.86	94.27	94.60	94.95	N/A	N/A	94.90	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	45.21	47.50	50.02	51.27	N/A	N/A	52.36	N/A	N/A	
Borrowings / Total Shares & Net Worth	1.72	1.93	2.10	2.45	N/A	N/A	2.87	N/A	N/A	
<b>PRODUCTIVITY</b>										
Members / Potential Members	4.28	3.95	4.12	3.80	N/A	N/A	4.38	N/A	N/A	
Borrowers / Members	46.88	47.82	47.07	48.75	N/A	N/A	49.45	N/A	N/A	
Members / Full-Time Employees	368.31	365.69	363.51	362.92	N/A	N/A	367.73	N/A	N/A	
Avg. Shares Per Member	\$7,313	\$7,326	\$7,564	\$7,773	N/A	N/A	\$7,896	N/A	N/A	
Avg. Loan Balance	\$10,962	\$11,370	\$11,831	\$12,015	N/A	N/A	\$12,593	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$60,095	\$60,590	\$63,114	\$64,676	N/A	N/A	\$66,829	N/A	N/A	
<b>OTHER RATIOS</b>										
* Net Worth Growth	4.91	5.24	5.01	6.36	N/A	N/A	4.09	N/A	N/A	
* Market (Share) Growth	3.19	2.70	6.00	4.68	N/A	N/A	4.37	N/A	N/A	
* Loan Growth	7.53	8.48	5.17	7.13	N/A	N/A	9.22	N/A	N/A	
* Asset Growth	2.20	3.57	5.96	5.25	N/A	N/A	4.92	N/A	N/A	
* Investment Growth	-6.41	-5.66	7.27	-0.46	N/A	N/A	-5.00	N/A	N/A	
* Membership Growth	2.49	2.53	2.67	1.86	N/A	N/A	2.74	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.										
Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
										2. Ratio

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>		For Charter :	N/A		
03/14/2018		Count of CU :	103		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State =		
		Count of CU in Peer Group :	N/A		
	Dec-2013	Dec-2014	Dec-2015	Dec-2016	Dec-2017
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98	0.99	0.83	0.92	1.18
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	5.58	3.21	1.98	1.28	1.09
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	0.73	0.86	0.63	0.54	0.62
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	0.85	0.98	1.07	1.00	0.97
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	0.81	0.94	0.94	0.87	0.87
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	7.89	9.01	14.30	12.66	18.74
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	1.25	1.14	1.10
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.52	2.19	0.62	0.55	0.61
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans <sup>2</sup>	5.05	3.19	1.16	1.54	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans <sup>2</sup>	2.51	1.73	0.63	0.44	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE <sup>2</sup>	29.51	13.07	76.57	76.97	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.27	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	0.52	0.32	0.95
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.34	0.32	0.32	0.28	0.22
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.15	0.00	0.00	0.02	0.18
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	18.78	11.29	10.53	11.58	12.43
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	8.20	7.00	5.68	11.89	14.70
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.90	2.39	1.97	1.78	1.73
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.10	0.92	0.69	0.61	0.54
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63	19.43	18.81	17.52	16.84
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25	2.09	1.99	2.11	2.36
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	3.57	0.01	0.02	0.02	0.05
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.62	0.60	0.73	0.78	0.78
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.62	0.18	0.09	0.06	0.02
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.67	0.13	0.06	0.04	0.03
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.50	0.29	0.14	0.11	0.02
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.00	0.04	0.00	0.09
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.02	0.99	1.30	1.18	1.04
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans <sup>2</sup>	5.18	-0.10	0.01	0.11	#NAME?
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	18.13	19.53	19.85	21.20	23.40
Participation Loans Outstanding / Total Loans	2.62	2.74	3.00	2.92	2.82
Participation Loans Purchased YTD / Total Loans Granted YTD	2.22	2.59	2.46	1.71	1.97
* Participation Loans Sold YTD / Total Assets	0.14	0.27	0.38	0.13	0.34
Total Commercial Loans / Total Assets <sup>2</sup>	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	41.86	35.69	39.12	35.29	33.22
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	16.43	16.33	15.94	15.50	15.87
Total Fixed Rate Real Estate / Total Loans	26.92	25.55	25.12	23.99	23.61
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.15	23.05	31.01	30.12	26.26
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	68.93	59.05	65.40	76.72	63.73
Interest Only & Payment Option First & Other RE / Total Assets	0.29	0.27	0.35	0.45	0.65
Interest Only & Payment Option First & Other RE / Net Worth	2.78	2.50	3.35	4.20	6.17
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	2.16	1.19	1.26	1.33	1.30
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	19.99	20.93	21.26	22.14	21.00
Short Term Liabilities / Total Shares and Deposits plus Borrowings	41.13	39.70	38.12	37.61	35.21
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
				3. Supplemental Ratios	



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<a href="#">Return to cover</a>		Income Statement							
03/14/2018		For Charter : N/A							
CU Name: N/A		Count of CU : 103							
Peer Group: N/A		Asset Range : N/A							
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	334,029,324	338,684,019	1.4	356,300,901	5.2	373,071,536	4.7	401,814,363	7.7
Less Interest Refund	(530,440)	(526,357)	-0.8	(504,360)	-4.2	(1,258,941)	149.6	(474,835)	-62.3
Income from Investments	42,862,293	44,676,917	4.2	42,250,777	-5.4	48,166,843	14.0	54,095,830	12.3
Income from Trading	1,935,373	414,364	-78.6	-1,257,156	-403.4	1,778,084	241.4	684,266	-61.5
TOTAL INTEREST INCOME	378,296,550	383,248,943	1.3	396,790,162	3.5	421,757,522	6.3	456,119,624	8.1
<b>INTEREST EXPENSE:</b>									
Dividends	46,740,525	44,024,134	-5.8	42,289,566	-3.9	45,003,328	6.4	45,701,376	1.6
Interest on Deposits	13,982,965	11,668,792	-16.5	11,086,794	-5.0	10,657,026	-3.9	11,411,353	7.1
Interest on Borrowed Money	5,345,441	4,597,536	-14.0	5,323,038	15.8	6,605,174	24.1	7,482,906	13.3
TOTAL INTEREST EXPENSE	66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	64,595,635	3.7
PROVISION FOR LOAN & LEASE LOSSES	47,404,679	41,662,765	-12.1	43,892,129	5.4	55,575,715	26.6	64,742,775	16.5
NET INTEREST INCOME AFTER PLL	264,822,940	281,295,716	6.2	294,198,635	4.6	303,916,279	3.3	326,781,214	7.5
<b>NON-INTEREST INCOME:</b>									
Fee Income	113,442,236	112,937,018	-0.4	116,040,777	2.7	123,940,981	6.8	127,815,428	3.1
Other Operating Income	120,497,760	123,510,331	2.5	137,981,633	11.7	154,918,028	12.3	150,424,679	-2.9
Gain (Loss) on Investments	3,310,110	965,075	-70.8	1,526,975	58.2	2,543,420	66.6	-540,993	-121.3
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	284	N/A	-32,859	#####
Gain (Loss) on Disposition of Assets	-1,382,846	-2,820,948	-104.0	-1,258,635	55.4	198,265	115.8	94,896	-52.1
Gain from Bargain Purchase (Merger)	0	0	N/A	2,153,974	N/A	0	-100.0	0	N/A
Other Non-Oper Income/(Expense)	2,190,906	-719,401	-132.8	-1,615,677	-124.6	3,814,760	336.1	-17,272,644	-552.8
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	238,058,166	233,872,075	-1.8	254,829,047	9.0	285,415,738	12.0	260,488,507	-8.7
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits	215,409,303	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6	264,308,328	4.8
Travel, Conference Expense	3,954,311	4,346,011	9.9	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1
Office Occupancy	30,031,267	32,740,885	9.0	34,259,271	4.6	34,699,011	1.3	36,217,715	4.4
Office Operation Expense	85,500,926	91,227,419	6.7	97,317,318	6.7	104,990,744	7.9	106,319,234	1.3
Educational and Promotion	15,602,280	15,117,153	-3.1	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9
Loan Servicing Expense	33,914,490	32,180,525	-5.1	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3
Professional, Outside Service	29,715,191	32,836,557	10.5	33,567,117	2.2	34,546,711	2.9	37,649,130	9.0
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	1,229,266	99,901	-91.9	46	-100.0	271	489.1	0	-100.0
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	6,111,196	0	-100.0	0	N/A	0	N/A	0	N/A
Member Insurance - Other	640,903	311,577	-51.4	152,699	-51.0	176,686	15.7	179,644	1.7
Operating Fees	1,555,852	1,575,329	1.3	1,590,929	1.0	1,608,177	1.1	1,663,769	3.5
Misc Operating Expense	24,737,640	19,380,811	-21.7	18,823,496	-2.9	20,024,651	6.4	21,215,434	5.9
TOTAL NON-INTEREST EXPENSE	448,402,625	454,090,690	1.3	484,890,287	6.8	507,872,449	4.7	528,248,475	4.0
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup></b>									
	61,818,943	61,177,002	-1.0	64,137,441	4.8	81,459,839	27.0	59,021,246	-27.5
<b>NET INCOME (LOSS)</b>	<b>54,478,481</b>	<b>61,077,101</b>	<b>12.1</b>	<b>64,137,395</b>	<b>5.0</b>	<b>81,459,568</b>	<b>27.0</b>	<b>59,021,246</b>	<b>-27.5</b>
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve	215,936	357,246	65.4	203,761	-43.0	168,319	-17.4	186,662	10.9
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
								<b>6. IncExp</b>	



<a href="#">Return to cover</a>											Delinquent Loan Information 1																		
03/14/2018											For Charter :		N/A																
CU Name:	N/A										Count of CU :		103																
Peer Group:	N/A										Asset Range :		N/A																
										Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State																	
										Count of CU in Peer Group :		N/A																	
										Dec-2013		Dec-2014		% Chg	Dec-2015		% Chg	Dec-2016		% Chg	Dec-2017		% Chg						
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>																													
30 to 59 Days Delinquent										139,346,281		139,314,875		0.0	118,410,492		-15.0	113,675,782		-4.0	128,906,909		13.4						
60 to 179 Days Delinquent										51,541,751		54,491,734		5.7	49,789,259		-8.6	49,022,987		-1.5	54,119,159		10.4						
180 to 359 Days Delinquent										13,760,689		13,713,963		-0.3	11,058,544		-19.4	9,844,683		-11.0	13,201,720		34.1						
> = 360 Days Delinquent										5,750,945		4,744,200		-17.5	4,167,444		-12.2	5,337,718		28.1	4,505,673		-15.6						
Total Del Loans - All Types (> = 60 Days)										71,053,385		72,949,897		2.7	65,015,247		-10.9	64,205,388		-1.2	71,826,552		11.9						
% Delinquent Loans / Total Loans										#NAME?		#NAME?		#####	#NAME?		#####	#NAME?		#####	#NAME?		#####						
<b>DELINQUENT LOANS BY CATEGORY:</b>																													
<b>Unsecured Credit Card Loans</b>																													
30 to 59 Days Delinquent										6,162,828		6,132,734		-0.5	6,976,897		13.8	6,501,517		-6.8	8,215,421		26.4						
60 to 179 Days Delinquent										3,778,494		3,927,749		4.0	3,371,177		-14.2	3,728,238		10.6	4,912,772		31.8						
180 to 359 Days Delinquent										203,859		263,675		29.3	217,898		-17.4	385,744		77.0	452,101		17.2						
> = 360 Days Delinquent										8,209		20,241		146.6	15,643		-22.7	2,981		-80.9	19,786		563.7						
Total Del Credit Card Lns (> = 60 Days)										3,990,562		4,211,665		5.5	3,604,718		-14.4	4,116,963		14.2	5,384,659		30.8						
%Credit Cards DQ >= 60 Days / Total Credit Card Loans										0.98		0.99		1.4	0.83		-16.3	0.92		10.9	1.18		28.9						
<b>Payday Alternative Loans (PAL Loans) FCU Only</b>																													
30 to 59 Days Delinquent										0		0		N/A	0		N/A	0		N/A	0		N/A						
60 to 179 Days Delinquent										0		0		N/A	0		N/A	0		N/A	0		N/A						
180 to 359 Days Delinquent										0		0		N/A	0		N/A	0		N/A	0		N/A						
> = 360 Days Delinquent										0		0		N/A	0		N/A	0		N/A	0		N/A						
Total Del PAL Lns (> = 60 Days)										0		0		N/A	0		N/A	0		N/A	0		N/A						
%PAL Loans DQ >= 60 Days / Total PAL Loans										#NAME?		#NAME?		#####	#NAME?		#####	#NAME?		#####	#NAME?		#####						
<b>Non-Federally Guaranteed Student Loans</b>																													
30 to 59 Days Delinquent										561,062		555,520		-1.0	1,294,133		133.0	526,705		-59.3	623,289		18.3						
60 to 179 Days Delinquent										1,872,586		1,334,136		-28.8	882,040		-33.9	611,166		-30.7	523,893		-14.3						
180 to 359 Days Delinquent										15,737		35,121		123.2	29,646		-15.6	16,086		-45.7	54,385		238.1						
> = 360 Days Delinquent										23,796		64,702		171.9	37,552		-42.0	30,643		-18.4	19,548		-36.2						
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)										1,912,119		1,433,959		-25.0	949,238		-33.8	657,895		-30.7	597,826		-9.1						
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans										#NAME?		#NAME?		#####	#NAME?		#####	#NAME?		#####	#NAME?		#####						
<b>New Vehicle Loans</b>																													
30 to 59 Days Delinquent										21,486,891		23,518,344		9.5	16,932,181		-28.0	14,414,851		-14.9	16,086,224		11.6						
60 to 179 Days Delinquent										4,700,328		6,365,435		35.4	5,122,826		-19.5	4,697,164		-8.3	6,402,115		36.3						
180 to 359 Days Delinquent										912,459		1,333,089		46.1	777,991		-41.6	756,553		-2.8	936,510		23.8						
> = 360 Days Delinquent										330,717		260,137		-21.3	209,410		-19.5	269,700		28.8	230,330		-14.6						
Total Del New Vehicle Lns (> = 60 Days)										5,943,504		7,958,661		33.9	6,110,227		-23.2	5,723,417		-6.3	7,568,955		32.2						
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans										#NAME?		#NAME?		#####	#NAME?		#####	#NAME?		#####	#NAME?		#####						
<b>Used Vehicle Loans</b>																													
30 to 59 Days Delinquent										47,090,528		52,900,991		12.3	43,190,103		-18.4	43,757,951		1.3	51,927,213		18.7						
60 to 179 Days Delinquent										13,380,505		17,734,645		32.5	20,717,604		16.8	20,875,319		0.8	21,669,317		3.8						
180 to 359 Days Delinquent										2,381,568		2,831,631		18.9	3,694,958		30.5	4,505,950		21.9	5,223,709		15.9						
> = 360 Days Delinquent										655,022		563,141		-14.0	520,885		-7.5	734,713		41.1	1,027,184		39.8						
Total Del Used Vehicle Lns (> = 60 Days)										16,417,095		21,129,417		28.7	24,933,447		18.0	26,115,982		4.7	27,920,210		6.9						
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans										#NAME?		#NAME?		#####	#NAME?		#####	#NAME?		#####	#NAME?		#####						
<b>% Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans</b>										#NAME?		#NAME?		#####	#NAME?		#####	#NAME?		#####	#NAME?		#####						
<b>Leases Receivable</b>																													
30 to 59 Days Delinquent										0		0		N/A	0		N/A	0		N/A	0		N/A						
60 to 179 Days Delinquent										0		0		N/A	0		N/A	0		N/A	0		N/A						
180 to 359 Days Delinquent										0		0		N/A	0		N/A	0		N/A	0		N/A						
> = 360 Days Delinquent										0		0		N/A	0		N/A	0		N/A	0		N/A						
Total Del Leases Receivable (> = 60 Days)										0		0		N/A	0		N/A	0		N/A	0		N/A						
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable										0.00		0.00		N/A	0.00		N/A	0.00		N/A	0.00		N/A						
<b>All Other Loans <sup>2</sup></b>																													
30 to 59 Days Delinquent										9,666,542		9,516,676		-1.6	8,077,825		-15.1	8,492,578		5.2	8,488,567		0.0						
60 to 179 Days Delinquent										7,359,015		5,859,589		-20.4	4,671,298		-20.3	4,961,042		6.1	7,403,126		49.2						
180 to 359 Days Delinquent										1,201,658		2,116,637		76.1	1,577,354		-25.5	1,240,466		-21.4	2,440,205		96.7						
> = 360 Days Delinquent										1,025,809		881,354		-14.1	571,951		-35.1	777,474		35.9	815,264		4.9						
Total Del All Other Loans (> = 60 Days)										9,586,482		8,857,580		-7.6	6,820,603		-23.0	6,978,982		2.3	10,658,595		52.7						
%All Other Loans >= 60 Days / Total All Other Loans										#NAME?		#NAME?		#####	#NAME?		#####	#NAME?		#####	#NAME?		#####						
# Means the number is too large to display in the cell																													
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																													
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.																				7. Delinquent Loan Information									



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Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover		For Charter :	N/A						
03/14/2018		Count of CU :	103						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :	N/A							
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	70,743,833	52,335,386	-26.0	57,153,894	9.2	62,072,050	8.6	69,465,773	11.9
* Total Loans Recovered	11,628,158	12,435,722	6.9	10,724,809	-13.8	10,357,890	-3.4	11,289,956	9.1
**NET CHARGE OFFS (\$\$)	59,115,675	39,899,664	-32.5	46,429,085	16.4	51,714,160	11.4	58,165,817	12.5
**%Net Charge-Offs / Average Loans	0.90	0.56	-37.5	0.62	9.0	0.65	4.9	0.67	3.9
Total Del Loans & *Net Charge-Offs	130,169,060	112,849,561	-13.3	111,444,332	-1.2	115,919,548	4.0	129,992,369	12.1
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	1.95	1.56	-20.2	1.46	-6.5	1.42	-2.4	1.46	3.1
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	10,960,184	10,927,976	-0.3	10,500,067	-3.9	11,409,647	8.7	12,725,439	11.5
* Unsecured Credit Card Lns Recovered	2,018,847	2,188,622	8.4	1,914,327	-12.5	2,085,644	8.9	2,075,817	-0.5
* NET UNSECURED CREDIT CARD C/Os	8,941,337	8,739,354	-2.3	8,585,740	-1.8	9,324,003	8.6	10,649,622	14.2
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25	2.09	-6.7	1.99	-4.8	2.11	5.8	2.36	11.7
* Non-Federally Guaranteed Student Loans Charged Off	1,131,064	7,541	-99.3	11,370	50.8	12,473	9.7	32,003	156.6
* Non-Federally Guaranteed Student Loans Recovered	13,158	1,874	-85.8	658	-64.9	1,500	128.0	3,374	124.9
* Net Non-Federally Guaranteed Student Loans C/Os	1,117,906	5,667	-99.5	10,712	89.0	10,973	2.4	28,629	160.9
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	3.57	0.01	-99.6	0.02	60.9	0.02	-4.3	0.05	144.7
* Total 1st Mortgage RE Loan/LOCs Charged Off	15,297,421	3,686,478	-75.9	1,764,788	-52.1	1,572,935	-10.9	801,280	-49.1
* Total 1st Mortgage RE Loans/LOCs Recovered	1,130,376	724,479	-35.9	292,785	-59.6	563,107	92.3	162,780	-71.1
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	14,167,045	2,961,999	-79.1	1,472,003	-50.3	1,009,828	-31.4	638,500	-36.8
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.67	0.13	-80.3	0.06	-52.2	0.04	-33.5	0.03	-39.5
* Total Other RE Loans/LOCs Charged Off	4,843,848	3,894,850	-19.6	1,809,433	-53.5	1,412,473	-21.9	1,270,580	-10.0
* Total Other RE Loans/LOCs Recovered	677,853	1,370,266	102.1	509,017	-62.9	415,150	-18.4	1,087,568	162.0
* NET OTHER RE LOANS/LOCs C/Os	4,165,995	2,524,584	-39.4	1,300,416	-48.5	997,323	-23.3	183,012	-81.6
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.50	0.29	-41.7	0.14	-50.8	0.11	-26.4	0.02	-83.1
* Total Real Estate Loans Charged Off	20,141,269	7,581,328	-62.4	3,574,221	-52.9	2,985,408	-16.5	2,071,860	-30.6
* Total Real Estate Lns Recovered	1,808,229	2,094,745	15.8	801,802	-61.7	978,257	22.0	1,250,348	27.8
* NET Total Real Estate Loan C/Os	18,333,040	5,486,583	-70.1	2,772,419	-49.5	2,007,151	-27.6	821,512	-59.1
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.62	0.18	-71.7	0.09	-51.5	0.06	-30.0	0.02	-61.3</

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	Real Estate Loan Information 1								
<a href="#">Return to cover</a>			For Charter : N/A						
03/14/2018			Count of CU : 103						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	722,883,140	713,477,935	-1.3	782,052,122	9.6	864,268,769	10.5	1,089,208,561	26.0
Fixed Rate 15 years or less	733,992,572	709,217,201	-3.4	670,321,253	-5.5	638,489,890	-4.7	509,050,012	-20.3
Other Fixed Rate	23,822,320	28,057,043	17.8	29,330,628	4.5	26,707,199	-8.9	32,737,037	22.6
Total Fixed Rate First Mortgages	1,480,698,032	1,450,752,179	-2.0	1,481,704,003	2.1	1,529,465,858	3.2	1,630,995,610	6.6
Balloon/Hybrid > 5 years	86,966,887	172,447,184	98.3	224,442,559	30.2	242,727,198	8.1	140,602,966	-42.1
Balloon/Hybrid 5 years or less	480,519,048	521,532,577	8.5	484,674,546	-7.1	484,874,720	0.0	469,559,446	-3.2
Total Balloon/Hybrid First Mortgages	567,485,935	693,979,761	22.3	709,117,105	2.2	727,601,918	2.6	610,162,412	-16.1
Adjustable Rate First Mtgs 1 year or less	54,417,108	60,364,884	10.9	61,617,455	2.1	53,837,935	-12.6	53,920,727	0.2
Adjustable Rate First Mtgs >1 year	86,663,107	95,172,355	9.8	117,907,112	23.9	138,365,691	17.4	292,605,738	111.5
Total Adjustable First Mortgages	141,080,215	155,537,239	10.2	179,524,567	15.4	192,203,626	7.1	346,526,465	80.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,587,684,487	5.7
Other Real Estate Loans									
Closed End Fixed Rate	239,810,129	237,699,234	-0.9	223,338,564	-6.0	205,118,153	-8.2	354,391,943	72.8
Closed End Adjustable Rate	1,750,620	13,683,378	681.6	8,183,053	-40.2	25,260,323	208.7	55,086,073	118.1
Open End Adjustable Rate (HELOC)	572,568,702	611,705,187	6.8	666,161,757	8.9	715,148,617	7.4	656,614,091	-8.2
Open End Fixed Rate	18,773,982	19,132,690	1.9	14,707,529	-23.1	12,068,306	-17.9	11,724,241	-2.9
TOTAL OTHER REAL ESTATE OUTSTANDING	832,903,433	882,220,489	5.9	912,390,903	3.4	957,595,399	5.0	1,077,816,348	12.6
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,022,167,615	3,182,489,668	5.3	3,282,736,578	3.1	3,406,866,801	3.8	3,665,500,835	7.6
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,567,664,919	1,623,199,363	3.5	1,706,146,562	5.1	1,772,193,056	3.9	1,771,598,576	0.0
Other RE Fixed Rate	258,584,111	256,831,924	-0.7	238,046,093	-7.3	217,186,459	-8.8	366,116,184	68.6
Total Fixed Rate RE Outstanding	1,826,249,030	1,880,031,287	2.9	1,944,192,655	3.4	1,989,379,515	2.3	2,137,714,760	7.5
%(Total Fixed Rate RE/Total Assets)	16.43	16.33	-0.6	15.94	-2.4	15.50	-2.8	15.87	2.4
%(Total Fixed Rate RE/Total Loans)	26.92	25.55	-5.1	25.12	-1.7	23.99	-4.5	23.61	-1.6
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	621,599,263	677,069,816	8.9	664,199,113	-1.9	677,078,346	1.9	816,085,911	20.5
Other RE Adj Rate	574,319,322	625,388,565	8.9	674,344,810	7.8	740,408,940	9.8	711,700,164	-3.9
Total Adj Rate RE Outstanding	1,195,918,585	1,302,458,381	8.9	1,338,543,923	2.8	1,417,487,286	5.9	1,527,786,075	7.8
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	20,066,300	15,029,786	-25.1	24,301,452	61.7	18,836,364	-22.5	22,909,125	21.6
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	12,378,607	15,606,470	26.1	18,894,406	21.1	38,701,224	104.8	64,980,276	67.9
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	32,444,907	30,636,256	-5.6	43,195,858	41.0	57,537,588	33.2	87,889,401	52.8
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.29	0.27	-8.8	0.35	33.1	0.45	26.6	0.65	45.6
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.78	2.50	-10.3	3.35	34.3	4.20	25.2	6.17	46.7
Outstanding Residential Construction (Excluding Commercial Purpose Loans) <sup>1</sup>	2,565,243	2,619,570	2.1	2,924,382	11.6	2,944,159	0.7	3,569,841	21.3
Allowance for Loan Losses on all RE Loans	16,023,086	13,477,147	-15.9	10,165,491	-24.6	7,258,243	-28.6	5,290,166	-27.1
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	617,768,008	385,091,197	-37.7	734,076,530	90.6	845,639,389	15.2	768,271,441	-9.1
* Fixed Rate 15 years or less	417,823,023	201,212,194	-51.8	261,636,459	30.0	296,488,041	13.3	210,231,991	-29.1
* Other Fixed Rate	10,227,890	5,633,014	-44.9	10,104,532	79.4	4,149,878	-58.9	7,375,384	77.7
* Total Fixed Rate First Mortgages	1,045,818,921	591,936,405	-43.4	1,005,817,521	69.9	1,146,277,308	14.0	985,878,816	-14.0
* Balloon/Hybrid > 5 years	31,966,874	104,964,154	228.4	98,653,850	-6.0	63,588,612	-35.5	106,378,815	67.3
* Balloon/Hybrid 5 years or less	106,920,938	125,298,925	17.2	104,964,326	-16.2	88,137,477	-16.0	92,046,470	4.4
* Total Balloon/Hybrid First Mortgages	138,887,812	230,263,079	65.8	203,618,176	-11.6	151,726,089	-25.5	198,425,285	30.8
* Adjustable Rate First Mtgs 1 year or less	11,952,644	21,141,522	76.9	18,619,299	-11.9	19,166,101	2.9	11,571,974	-39.6
* Adjustable Rate First Mtgs >1 year	15,775,302	19,712,371	25.0	25,332,189	28.5	29,271,650	15.6	29,245,595	-0.1
* Total Adjustable First Mortgages	27,727,946	40,853,893	47.3	43,951,488	7.6	48,437,751	10.2	40,817,569	-15.7
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,212,434,679	863,053,377	-28.8	1,253,387,185	45.2	1,346,441,148	7.4	1,225,121,670	-9.0
* Amounts are year-to-date while the related %change ratios are annualized.									
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<sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.								11. RE Loans 1	

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	Investments, Cash, & Cash Equivalents								
<a href="#">Return to cover</a>		For Charter : N/A							
03/14/2018		Count of CU : 103							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	13,801,346	10,970,898	-20.5	18,799,263	71.4	15,827,818	-15.8	22,110,901	39.7
Held to Maturity 1-3 yrs	30,692,069	40,225,938	31.1	56,470,609	40.4	71,355,764	26.4	49,184,492	-31.1
Held to Maturity 3-5 yrs	80,740,723	54,274,442	-32.8	25,070,650	-53.8	22,469,921	-10.4	29,610,711	31.8
Held to Maturity 5-10 yrs	34,119,423	24,985,023	-26.8	14,787,512	-40.8	8,968,307	-39.4	8,288,917	-7.6
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	6,221,079	4,232,803	-32.0	0	-100.0	0	N/A	0	N/A
TOTAL HELD TO MATURITY	165,574,640	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9
Available for Sale < 1 yr	235,226,369	129,604,506	-44.9	195,458,945	50.8	261,845,175	34.0	257,113,685	-1.8
Available for Sale 1-3 yrs	424,270,652	720,904,062	69.9	685,699,284	-4.9	601,525,640	-12.3	605,087,015	0.6
Available for Sale 3-5 yrs	932,571,020	747,526,186	-19.8	770,726,758	3.1	919,306,479	19.3	875,587,477	-4.8
Available for Sale 5-10 yrs	249,275,867	168,248,909	-32.5	115,815,282	-31.2	143,662,262	24.0	106,340,830	-26.0
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	18,253,171	24,316,793	33.2	18,027,410	-25.9	5,602,792	-68.9	1,191,876	-78.7
TOTAL AVAILABLE FOR SALE	1,859,597,079	1,790,600,456	-3.7	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6
Other Investments < 1 yr	968,276,214	877,675,989	-9.4	1,251,214,869	42.6	1,159,458,097	-7.3	1,061,388,136	-8.5
Other Investments 1-3 yrs	379,870,932	399,635,329	5.2	331,907,106	-16.9	292,691,815	-11.8	306,091,831	4.6
Other Investments 3-5 yrs	149,672,803	115,148,631	-23.1	99,762,513	-13.4	96,153,920	-3.6	84,686,534	-11.9
Other Investments 5-10 yrs	44,867,889	47,007,169	4.8	38,456,725	-18.2	10,138,433	-73.6	9,435,955	-6.9
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,844,828	1,420,147	-23.0	1,647,617	16.0	486,724	-70.5	1,701,262	249.5
TOTAL Other Investments	1,544,532,666	1,440,887,265	-6.7	1,722,988,830	19.6	1,558,928,989	-9.5	1,463,303,718	-6.1
MATURITIES :									
Total Investments < 1 yr	1,217,303,929	1,018,251,393	-16.4	1,465,473,077	43.9	1,437,131,090	-1.9	1,340,612,722	-6.7
Total Investments 1-3 yrs	834,833,653	1,160,765,329	39.0	1,074,076,999	-7.5	965,573,219	-10.1	960,363,338	-0.5
Total Investments 3-5 yrs	1,162,984,546	916,949,259	-21.2	895,559,921	-2.3	1,037,930,320	15.9	989,884,722	-4.6
Total Investments 5-10 yrs	348,939,093	261,400,885	-25.1	189,062,189	-27.7	183,140,501	-3.1	142,486,804	-22.2
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	26,319,078	29,969,743	13.9	19,675,027	-34.4	6,089,516	-69.0	2,893,138	-52.5
Total	3,590,380,299	3,387,336,609	-5.7	3,643,847,213	7.6	3,629,864,646	-0.4	3,436,240,724	-5.3
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<a href="#">Return to cover</a>		Supplemental Share Information, Off Balance Sheet, & Borrowings											
03/14/2018		For Charter : N/A											
CU Name: N/A		Count of CU : 103											
Peer Group: N/A		Asset Range : N/A											
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit											
		Count of CU in Peer Group : N/A											
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg			
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>													
Accounts Held by Member Government Depositors		753,956	779,429	3.4	788,500	1.2	1,393,985	76.8	3,400,600	143.9			
Accounts Held by Nonmember Government Depositors		1,589,289	1,832,149	15.3	1,955,200	6.7	1,729,535	-11.5	8,222,612	375.4			
Employee Benefit Member Shares		18,132,072	20,280,028	11.8	21,006,162	3.6	22,191,319	5.6	22,081,557	-0.5			
Employee Benefit Nonmember Shares		0	0	N/A	0	N/A	0	N/A	0	N/A			
529 Plan Member Deposits		0	0	N/A	0	N/A	0	N/A	0	N/A			
Non-dollar Denominated Deposits		0	0	N/A	0	N/A	0	N/A	0	N/A			
Health Savings Accounts		14,903,210	18,983,575	27.4	22,568,930	18.9	26,265,171	16.4	29,762,725	13.3			
Dollar Amount of Share Certificates >= \$100,000		461,097,245	443,852,027	-3.7	450,700,395	1.5	480,272,569	6.6	544,109,675	13.3			
Dollar Amount of IRA/Keogh >= \$100,000		325,083,662	314,817,700	-3.2	309,151,688	-1.8	293,622,367	-5.0	276,532,323	-5.8			
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts		3,891,828	0	-100.0	0	N/A	0	N/A	0	N/A			
Commercial Share Accounts		141,965,011	165,889,680	16.9	203,968,221	23.0	210,176,031	3.0	308,237,597	46.7			
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit		7,582,679	13,148,967	73.4	6,183,580	-53.0	6,263,090	1.3	9,538,482	52.3			
<b>SAVING MATURITIES</b>													
< 1 year		8,463,342,565	8,770,279,400	3.6	9,436,412,014	7.6	9,969,904,623	5.7	10,327,540,539	3.6			
1 to 3 years		722,705,655	747,318,036	3.4	724,081,317	-3.1	671,100,197	-7.3	767,627,235	14.4			
> 3 years		468,898,102	398,461,118	-15.0	350,756,600	-12.0	362,583,095	3.4	389,395,697	7.4			
<b>Total Shares &amp; Deposits</b>		9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4			
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>													
Share/Deposit Insurance Other than NCUSIF		8	8	0.0	8	0.0	7	-12.5	7	0.0			
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance		37,545,760	37,607,258	0.2	37,599,593	0.0	33,651,660	-10.5	32,548,467	-3.3			
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>													
<b>Total Unfunded Commitments for Commercial Loans</b>		6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1	15,399,930	-17.7			
<b>Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)</b>													
Agricultural Related Commercial Loans		38,607	481,860	1,148.1	29,760	-93.8	97,892	228.9	169,646	73.3			
Construction & Land Development		366,440	781,790	113.3	621,560	-20.5	3,023,698	386.5	1,178,160	-61.0			
Outstanding Letters of Credit		0	56,000	N/A	341,976	510.7	92,000	-73.1	181,000	96.7			
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)</b>													
Revolving O/E Lines 1-4 Family		402,769,345	394,744,353	-2.0	420,889,088	6.6	463,245,563	10.1	519,264,650	12.1			
Credit Card Line		910,503,391	992,241,726	9.0	936,065,206	-5.7	1,021,715,455	9.2	1,016,304,063	-0.5			
Unsecured Share Draft Lines of Credit		115,730,925	115,532,892	-0.2	114,714,998	-0.7	115,169,956	0.4	118,574,917	3.0			
Overdraft Protection Programs		239,639,235	237,648,280	-0.8	252,476,221	6.2	265,179,159	5.0	284,056,367	7.1			
Residential Construction Loans-Excluding Commercial Purpose		704,757	1,260,038	78.8	1,028,671	-18.4	2,021,104	96.5	2,301,618	13.9			
Federally Insured Home Equity Conversion Mortgages (HECM)		0	0	N/A	0	N/A	0	N/A	0	N/A			
Proprietary Reverse Mortgage Products		0	0	N/A	0	N/A	0	N/A	0	N/A			
Other Unused Commitments		49,224,648	57,698,155	17.2	62,228,479	7.9	25,771,454	-58.6	27,516,137	6.8			
<b>Total Unfunded Commitments for Non-Commercial Loans</b>		1,718,572,301	1,799,125,444	4.7	1,787,402,663	-0.7	1,893,102,691	5.9	1,968,017,752	4.0			
<b>Total Unused Commitments</b>		1,725,249,568	1,811,379,548	5.0	1,802,240,991	-0.5	1,911,820,748	6.1	1,983,417,682	3.7			
% (Unused Commitments / Cash & ST Investments)		#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####			
Unfunded Commitments Committed by Credit Union		1,724,277,461	1,810,216,023	5.0	1,802,240,991	-0.4	1,911,748,778	6.1	1,982,878,971	3.7			
Unfunded Commitments Through Third Party		972,107	1,163,525	19.7	0	-100.0	71,970	N/A	538,711	648.5			
Loans Transferred with Recourse <sup>1</sup>		165,207,539	239,615,341	45.0	254,195,432	6.1	297,567,906	17.1	376,837,079	26.6			
Pending Bond Claims		261,965	426,299	62.7	607,516	42.5	1,237,869	103.8	1,150,733	-7.0			
Other Contingent Liabilities		720,071	884,846	22.9	1,134,868	28.3	21,693,808	1,811.6	22,140,378	2.1			
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>													
Num FHLB Members		26	27	3.8	27	0.0	26	-3.7	27	3.8			
<b>LINE OF CREDIT (Borrowing)</b>													
Total Credit Lines		1,536,947,893	1,714,643,994	11.6	1,939,240,105	13.1	2,082,125,996	7.4	1,861,782,632	-10.6			
Total Committed Credit Lines		387,263,166	365,899,287	-5.5	377,231,079	3.1	441,213,776	17.0	58,894,849	-86.7			
Total Credit Lines at Corporate Credit Unions		279,837,503	273,977,387	-2.1	274,538,800	0.2	294,195,000	7.2	299,775,652	1.9			
Draws Against Lines of Credit		3,117,651	22,937,417	635.7	9,280,788	-59.5	17,242,176	85.8	176,089,643	921.3			
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>													
Line of Credit Outstanding from Corporate Cus		2,226,350	8,179,546	267.4	0	-100.0	1,631,289	N/A	2,881,125	76.6			
Term Borrowings Outstanding from Corporate Cus		0	0	N/A	0	N/A	0	N/A	0	N/A			
<b>MISCELLANEOUS BORROWING INFORMATION:</b>													
<b>Assets Pledged to Secure Borrowings</b>		909,178,493	1,211,001,596	33.2	1,231,550,343	1.7	1,624,201,306	31.9	1,751,877,050	7.9			
Amount of Borrowings Subject to Early Repayment at Lenders Option		13,000,000	10,000,000	-23.1	10,000,000	0.0	0	-100.0	0	N/A			
Uninsured Secondary Capital <sup>2</sup>		0	0	N/A	0	N/A	0	N/A	0	N/A			
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.													
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward													
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	Information Systems & Technology								
<a href="#">Return to cover</a>			For Charter : N/A						
03/14/2018			Count of CU : 103						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	0	-100.0
Vendor Supplied In-House System	63	61	-3.2	59	-3.3	56	-5.1	54	-3.6
Vendor On-Line Service Bureau	50	49	-2.0	47	-4.1	45	-4.3	44	-2.2
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	4	5	25.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	89	0.0	85	-4.5	82	-3.5	81	-1.2
Audio Response/Phone Based	70	67	-4.3	63	-6.0	60	-4.8	56	-6.7
Automatic Teller Machine (ATM)	85	83	-2.4	79	-4.8	76	-3.8	74	-2.6
Kiosk	7	7	0.0	7	0.0	6	-14.3	5	-16.7
Mobile Banking	38	48	26.3	50	4.2	54	8.0	53	-1.9
Other	3	2	-33.3	2	0.0	2	0.0	4	100.0
Services Offered Electronically									
Member Application	39	41	5.1	40	-2.4	41	2.5	42	2.4
New Loan	48	48	0.0	49	2.1	48	-2.0	49	2.1
Account Balance Inquiry	91	90	-1.1	86	-4.4	82	-4.7	81	-1.2
Share Draft Orders	65	66	1.5	62	-6.1	62	0.0	62	0.0
New Share Account	24	26	8.3	25	-3.8	24	-4.0	25	4.2
Loan Payments	83	82	-1.2	80	-2.4	77	-3.8	75	-2.6
Account Aggregation	15	16	6.7	17	6.3	17	0.0	17	0.0
Internet Access Services	28	28	0.0	28	0.0	32	14.3	33	3.1
e-Statements	80	82	2.5	79	-3.7	77	-2.5	74	-3.9
External Account Transfers	26	28	7.7	30	7.1	29	-3.3	31	6.9
View Account History	91	90	-1.1	86	-4.4	82	-4.7	81	-1.2
Merchandise Purchase	5	6	20.0	6	0.0	6	0.0	6	0.0
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	14	19	35.7	25	31.6	27	8.0	35	29.6
Share Account Transfers	89	88	-1.1	85	-3.4	82	-3.5	79	-3.7
Bill Payment	71	71	0.0	68	-4.2	67	-1.5	66	-1.5
Download Account History	77	77	0.0	73	-5.2	72	-1.4	72	0.0
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.0
Electronic Signature Authentication/Certification	6	13	116.7	15	15.4	17	13.3	25	47.1
Mobile Payments	7	15	114.3	20	33.3	24	20.0	26	8.3
Type of World Wide Website Address									
Informational	11	11	0.0	12	9.1	11	-8.3	9	-18.2
Interactive	2	3	50.0	3	0.0	2	-33.3	2	0.0
Transactional	88	86	-2.3	82	-4.7	80	-2.4	79	-1.3
Number of Members That Use Transactional Website	533,875	567,151	6.2	601,278	6.0	658,882	9.6	730,252	10.8
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	114	112	-1.8	108	-3.6	103	-4.6	100	-2.9
									18.15&

[Return to cover](#)

03/14/2018

CU Name: N/A

Peer Group: N/A

# Graphs 1

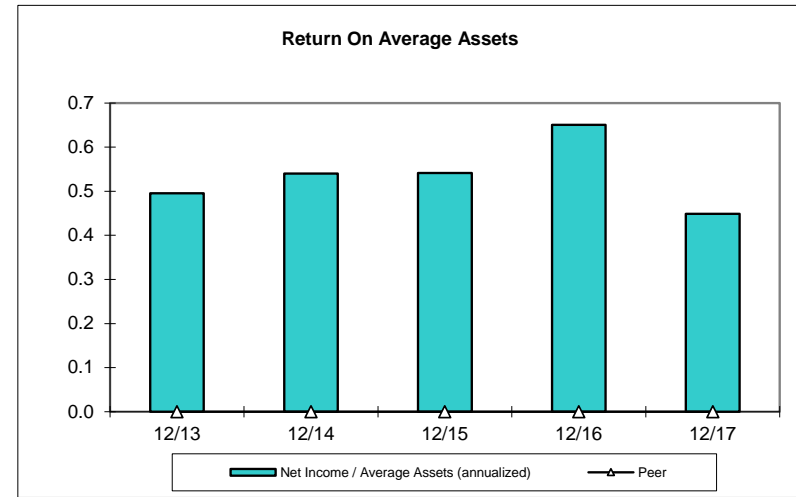
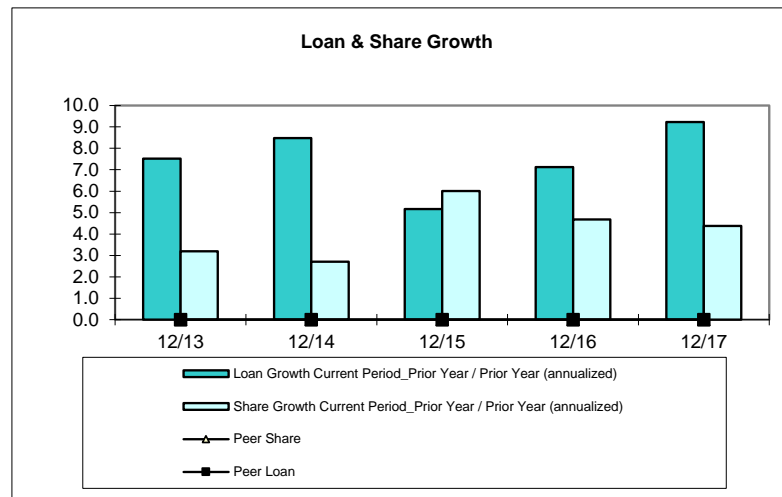
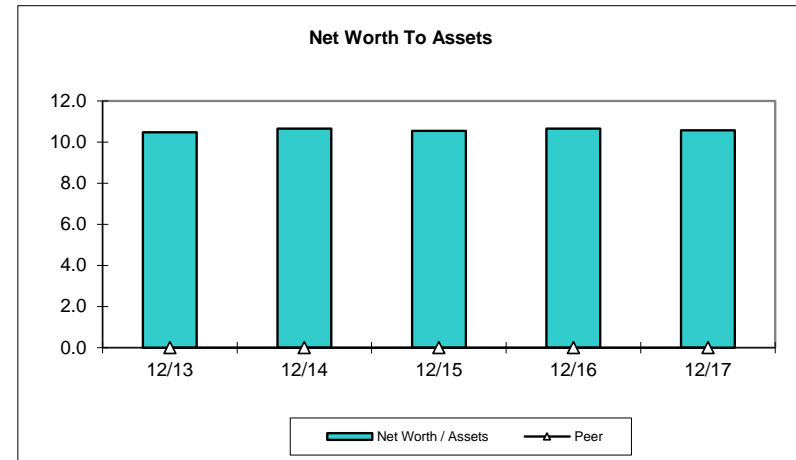
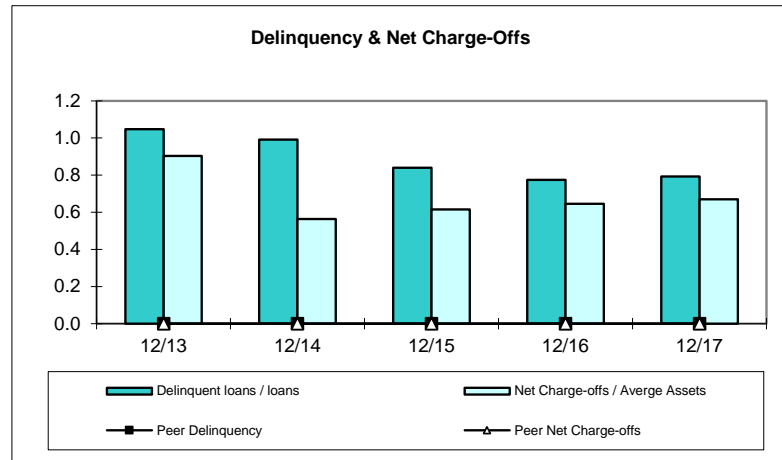
For Charter : N/A

Count of CU : 103

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/14/2018

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

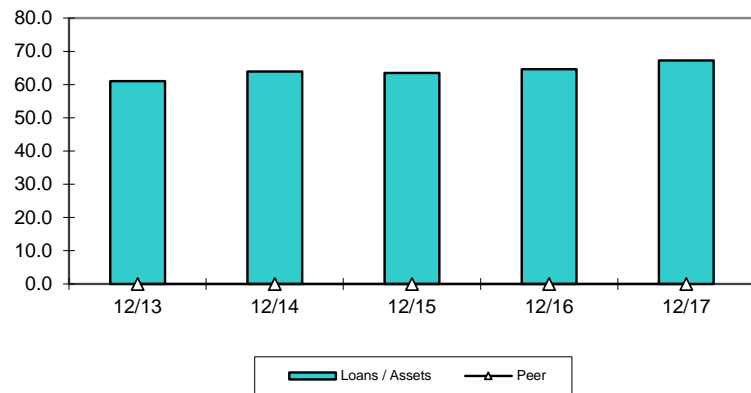
Count of CU : 103

Asset Range : N/A

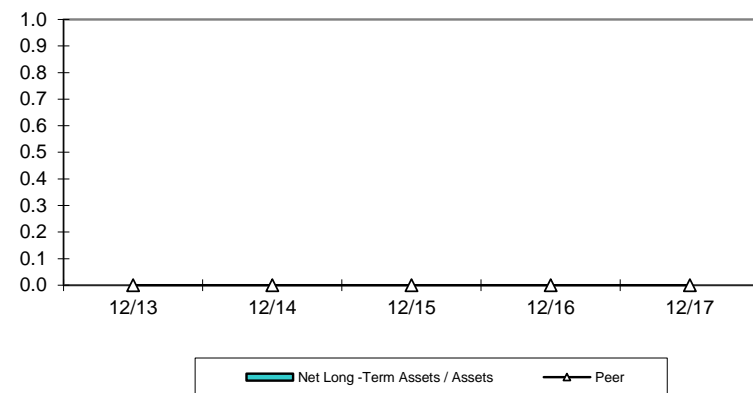
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

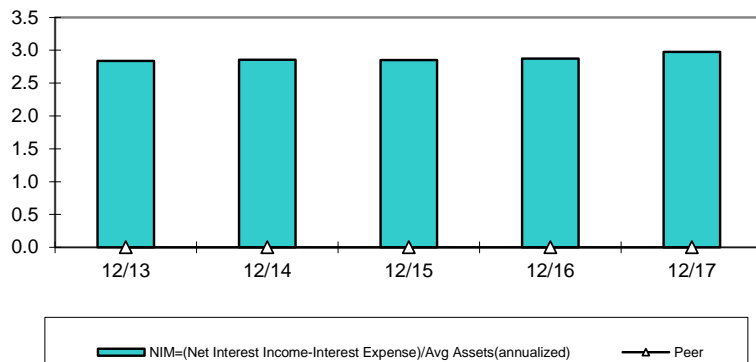
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

